



BACKGROUND OF THE INVENTION:

Present invention relates to financial tools, particularly those tools that are used to access cash and credit. More particularly, the invention relates to **Disposable Financial Tools (DFT)**.

Many Present financial tools ~~for example, a single~~ like credit card, can be used multiple times and a check can be re-deposited multiple times until it is cleared. Such financial tools do not ensure safety to the account, they only ensure access to the account so long as the routing number (ABA) number, account number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With check and credit card, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash or credit for the check to be cleared or credit ~~for the~~ transaction to be approved. The safety of present financial tools are left for the payee or merchant to determine if the check/credit card is own by the payer. Account number is publish on check, credit card, and sometimes invoice or receipt when a purchase is made, making them venerable for fraud and counterfeit. Merchants have the power to enter any amount when making a payment or purchase, without the account holder being present (offline) offline transaction. E.commerce has made credit card and checks very venerable, increasing identity theft since becoming mainstream.

BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide a system for implementing Disposable Financial Tools (DFT) comprised of a method with ~~that has a single~~ unique working life and access to a fix and or limited amount of cash or credit in an account. When used to make a purchase, it cannot be reused for another purchase and or redeposit, because the Drone/exit number it carry's drop off and die. A method of implementing such a system includes providing at less an additional two sets of numbers, a central number (public key/queen number) and secondary number (Jone Drone/exit number and or an ID number for identifying an electronic apparatus with the Drone, check and or bundled numbers). When the queen (Q) number and ~~jone Drone (D)~~ numbers integrate or come together to carry out a transaction, by been exactly in accordance or matching the two sets of numbers with those on a private network, if approved it would merge into the banking system, then move on to a guarantee processor for a second approval approved. The ~~jone Drone~~ (exit number) is automatically altered and lock from the banking system network after gaining access, process and approved, in order to prevent a **DFT** with the same exit (~~Jone Drone~~ number) from gaining access to the banking system network again. The exit (Drone) numbers are altered or drop off and or die as a built in safety, whenever the exit (~~jone drone~~) numbers are in accordance/same with or marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Slick number) that are on the banking system. **DFT** does not carry an account number unlike checks and credit card. It carry's a public-key central number (Queen/Q number). ~~Not all~~ Because **DFT Drone/Exite number is**

unique, its has a single working life has the ~~capability~~ capability of architecture for specific usage when making a purchase and or used in the form of a ticket/pass. Financial tools that reduced **fraud** and **financial terrorism or identity theft**. Financial tools for making purchases, without the account holder worrying about someone stealing his accounts number or assuming his identity.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

DETAIL DESCRIPTION OF THE INVENTION:

Now referring more particularly, to the drawings, indicating the parts and structural features in the various diagrams. It illustrates the diagrams of the present invention a system for implementing Disposable Financial Tools (DFT) comprised of using a method with access limited to a single a central number and or secondary number, a payment processing system including payment gateway and or payment register, a check style formatted card system, in an existing chip imbedded in/on a card, and or in/on a portable remote electronic financial apparatus, portable remote electronic Web card and on an electronic checkbook with a hibernated personal organizer/date-book and or other devices: secondary numbers have having unique working life in cash, saving or credit account and or other financial account: when used to make a transaction, they cannot be reused or redeposit. ~~But~~ Not all DFT have a ~~single~~ unique working life when making a purchase; the secondary (exit, sleek/check) numbers are automatically altered or lock and exile from future active duties on the lei and or banking system network, after gaining access, process and approved, in order to prevent a DFT with the same number from gaining access to the network(s) again. The secondary numbers **drop off** and **die** as a built in safety, whenever the exit/check_numbers on the lei/banking network are marching the routing number (ABA), and or ~~number~~-PYN/USFIN, secondary numbers, ATV and sleek number that are on lei network and or in the banking system as a controlled function or system. The exit/secondary number has a unique ~~one-time~~ access per transaction. DFT does not carry its account number on it, unlike conventional checks and credit cards. The routing (ABA) number, secondary number and or PYN, ~~sleek-number~~ and the ATV number are hidden under most of the DFT magnetic strip. ~~But carries a unique number called a sleek-number.~~ DFT is used in person, on the Web and with Telemarketers 24x7 anytime universally. DFT come in 3 flavors, **sleek check (check)**, **Sleek Card** and **IEIcard**. DFT can be **activated**. To activate a DFT, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or **Activated number (ATV # 413 614 3920)**. PYN: **payment number** is a **personal payment number/PPN**. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a **Credsub** or DFT.

Sleek Check (midget check): Is a **none-deposited disposable electronic check (NDDC)** or advance check (**Avycheck**). It is a check and credit card look-alike. Figure: 101 show a front view of a **sleek check**. Figure 102: shows a back view of a **sleek check**. The Check is used for making purchase or payment in person or on the web with merchants. And can also be architecture to pay an individual. **Sleek Check** carries a unique number called a **sleek number**. The number does not followed in ~~the~~ numerical order unlike conventional check numbers e.g. 1102,1103, 1104 ~~or numerical-order~~. But can be optional if using conventional check numbers. See the bottom of figure: 102. The **ATV number** and **Sleek number** are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not endorse it unlike a conventional check.

To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off ~~and give it~~ to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer. A receipt will be printed with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on the sleek check, then give the payer back his sleek check with ~~Both the merchant and payer will keep~~ a copy of the receipt. See figure: 102 and 103. The payer will write the sleek sleek number from the receipt unto his sleek check and check book.

Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date ~~can be optional~~ as is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. ~~But~~ The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. See figure: 104 and 105 for a front and back view of a regular (Sleek –P). Figure: 106 and 107 show a front and back view of a Sleek Card gift card (Sleek-G). Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to, e.g. \$50 in the box next to **DO not Excede or pay exactly**. See figure: 107. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G may have up to 5 usages maximum on a single card. Whenever a Sleek-G is used, the cashier will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press enter. Then enter the total amount of the purchase and press enter. If the transaction is approved a receipt will be printed for the cardholder to sign, and both him and the merchant will keep a copy. The primary account holders name is optional See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can ~~check~~ see the available balance

~~automatically amount the card have access to by subtracting the amount the card had has written on it or access to, from the amount written on the card, and how many times the card has been used, by scanning the information under the magnetic strip, then pressing enter twice to send it to be process.~~

IEIcard: Is an Internet payment card (IPCard), See figure: 109. It is used for making payment and purchases on the web and with Telemarketers, without the end user revealing his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the Holder is automatically billed three times, for the same amount. An IEIcard use a Queen and Drone number. Regular IEICards in check/card style format are used for general purchases on the web and in person, when using an electronic apparatus. Figure: 110 is an illustrated diagram showing how an IEIcard loses its Jones number every time a transaction is completed.

How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit see figure 111: or when using a portable remote electronic financial apparatus or electronic web card and W/I button is press or touch; it displays the Web card number (bundled, drone or exit number) on the said apparatus view screen, for the end user to enter it on the IEI payment gateway or register. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEIcard web template or payment gateway after entering the Q and or D/E number. See Fig: 112. He will enter the, **Queen number**, and or **Jones number** and choose the type of card and or account when using a single set of DFT with multiple accounts; then press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. See figure: 112 and 113. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: 113. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 114 (bundle number), with the exit number 517 7855. In figure: 114, when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, would stimulate the issuing bank or lender routing number on IEI network to integrate with the account number it has ending with e.g # 517 7855 (exit number) and

then merge onto the banking system. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may not allowed a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card. IEI card issued as an independent or unique standalone system, when end user submit a Drone/check number and amount, they integrate with the apparatus number, and or account number and issuer routing number that is hidden in the background that is unseen or unnoticed to the merchant and end user on IEI network, they would then merge into the banking system. See figure 115 payment gateway. Charge back: IEI Card is charge back by entering the bundled or Drone/check number with the amount and approved number as an option. Disposable financial tools (DFT), has the capability to be added to/on conventional checking system/check. By placing Bundled and or Drone number on conventional check. But the Bundled and or Drone number will be entered manually on Iei payment gateway and or other gateway, from paper/conventional check, to carry out internet transaction without using the account issuer/bank web site as a payment gateway and or an entry point to a payment gateway.

Telemarketing purchase: the cardholder will give his name and address, queen number and or Jones number and ATV number to the merchant. After the transaction is completed the payer will write the payee name and license number on the used card. The Telemarketer will receive payment by entering the Queen number and or Drone number, and ATV number through a web portal. ~~The Queen number is made up of the Routing number (ABA) and PYN. The Drone number is a Serial or an ATV and card number (secondary number).~~ Disposable financial tools (DFT) are distributed in a check style formatted card system, in an existing chip imbedded in/on a card, and or in/on a portable remote electronic financial apparatus, portable remote electronic Web card and on an electronic checkbook with a hibernated personal organizer/date-book. The menu button is press/touch to access the hibernated personal organizer. See figure: 116 simple remote apparatus. When using as a digital potable electronic apparatus (Web card) and the device is turned on, depending on the type/version: end user would choose by pressing/touching card/check, W/I or any add on button e.g. (Metro card, passport, ticket, driving license ect.). To display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed screen unto the Iei payment gateway with an amount or without an amount, when using in none financial related activity or press send/pay to send the Drone (check/card) number and or related account number to the Iei payment gateway and or other none financial related gateway as shown in figure: 114. Figure. 117 Shows an Iei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has ~~a two~~ at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the

payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicate by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user will have the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or touching/pressing save or (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. Or The check number can be automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: #116 & #117 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery affixed to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user. When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when used using multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry school subjects names as or e.g.: math, English, Science and additional or other subjects related to school studies; and the subjects name become awake and display a page of the said subject chosen when access, then display its hibernated personal organizer/date-book (P²O, P/D) to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

Advantages: Disposable Financial Tools (DFT), their working lives are valid for a single use only to its unique number. When used, the secondary numbers automatically altered or lock from active duty on the private network and or banking system. If someone tampers with the Magnetic strip and tries to reuse them, they would be useless because the secondary numbers are no longer exist or working (dead). By tailoring DFT to a single use only, help combat fraud, identity theft and financial terrorism. If for some reason a

DFT is fraudulently used, it is limited to a single use or purchase only. Disposable financial tools carry's unique number that other end user wouldn't have. If you used a DFT and someone gets the exit (Done) number and your pin number, it would be imposable to reproduce one with the following number. Done (exit numbers) does not run in numeral order unlike conventional check numbers. The serial and ATV number are used with **Checkact** to lock and unlock DFT. **DFT** have many advantages over a conventional credit card and check. The only advantage of a credit card is a single card for multiple-usage. That makes it venerable for identity theft. A Credit card has many **disadvantages**. A Cardholder can be billed and rebilled multiple times with a single credit card by the same merchant for the same thing or many different things. An Internet Service Provider (ISP) is a prime example. A subscriber is billed every month with the same credit card, if that Subscriber shops at his ISP shopping site, he will be billed by his ISP without ever entering his credit card information a second time on the ISP web site. Sometimes he even billed for something he never order or purchase. Merchants with this type of power over credit cards holders can run up someone credit to the **Maximum**. A merchant have the power to enter any total amount offline, all he need is the holder's name and some times his address, card number, expiration date and an approval for the amount he enters. A disgruntled employee can walk away with your credit card information and make unlimited purchases untilld the account is run out of credit and put your credit in financial disaster, or until he is caught, just by using a single card. Using a check, it has to be deposited and cleared before you can get the funds. Or the entire check has to be scanned. Someone can write a bounce check and the payee have to pay for it. A check holder's signature can be forge. But with **Disposable Financial Tools (DFT)** the account holder have the option to choose when, and how many cash or credit amount he want to make available to the specific DFT by using **Checkact** which allowed you to **lock** or **unlock** a DFT. Conventional credit card and check does not have such privilege.

DFT can be issue as an independent financial system or with a checking, saving, credit or any financial account.

An electronic check with only the its magnetic strip scanned and not the entire check. An electronic check that does not display the its check number. Check is process and approved in front of the payer: A check that cannot be bounce or bounce free.

Gift card system that comes pre-issued, giving the account holder the power and privilege to write his own gift card receptions name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so.

A Web card or IEI card that does not carry an issuer routing number and or the end user account number.

A potable electronic apparatus with and or without remote function, carrying embedded unique numbers for saving, credit card, check book/check numbers and other financial account numbers, and none financial accounts that can also displayed on said device that cannot ~~de~~ be duplicated.

An electronic check that does not reviled account number and or issuer routing number.